

3) Amendments to the Claims

Listing of Claims:

Claims 1-62 (canceled)

63. (NEW) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a method for effecting a cash payment from a buyer to a seller in connection with an online transaction utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

communicating information to the buyer computer system for displaying the transaction information and enabling the selection by the buyer of a prearranged cash deposit payment instrument for use in effecting payment in connection with the transaction, the prearranged cash deposit payment instrument issued by a cash deposit payment instrument processor;

receiving cash deposit payment instrument information input by the buyer via the buyer computer, the cash deposit payment instrument information including buyer information;

determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

storing a cash deposit payment instrument registration record in a memory associated with the payment enabling system, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

communicating information to the cash deposit payment instrument processor comprising the required deposit amount and buyer information;

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in response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, effecting completion of the transaction by making payment to the seller.

64. (NEW) The method of claim 63, further comprising the steps of:

communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of the cash deposit payment instrument for use in effecting payment in connection with the transaction; and

receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including information indicating selection of the prearranged cash deposit payment instrument chosen by the buyer.

65. (NEW) The method of claim 64, wherein the prearranged cash deposit payment instrument is one of a plurality of selectable payment instruments that the buyer may select for effecting payment, and wherein the information communicated to the buyer computer system for displaying payment instrument information and enabling the registration of a payment instrument comprises information relating to the plurality of selectable payment instruments.

66. (NEW) The method of claim 64, wherein the payment instrument registration information includes a buyer-entered deposit amount.

67. (NEW) The method of claim 66, wherein the buyer-entered deposit amount is at least the required deposit amount.

68. (NEW) The method of claim 64, wherein the step of receiving payment instrument registration information input by the buyer via the buyer computer comprises receiving information corresponding to multiple payment instruments.

69. (NEW) The method of claim 64, wherein the steps of communicating information for displaying payment instrument information and receiving payment instrument registration information occur prior to the transaction between the buyer and the seller in a static registration process.

70. (NEW) The method of claim 64, wherein the steps of communicating information for displaying payment instrument information and receiving payment instrument registration information occur after to the transaction between the buyer and the seller in a dynamic registration process.

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71. (NEW) The method of 63, wherein the required deposit amount is at least the transaction amount.

72. (NEW) The method of claim 63, wherein the buyer information includes buyer identification information, and wherein the buyer identification information is communicated to the cash deposit instrument payment processor.

73. (NEW) The method of claim 63, further comprising the step of electronically requesting authorization for payment in an amount of at least the transaction amount for the prearranged cash deposit payment instrument from the cash deposit payment instrument processor.

74. (NEW) The method of claim 73, wherein the amount requested for authorization in the requesting authorization step comprises the required deposit amount.

75. (NEW) The method of claim 73, wherein receipt of information from the cash deposit payment instrument processor that the required cash deposit has been made at the deposit location results from the requesting authorization step.

76. (NEW) The method of claim 73, wherein the amount for which authorization is sought in the requesting authorization step includes any additional charges associated with the transaction.

77. (NEW) The method of claim 63, further comprising the step of determining if goods of the transaction have been acceptably delivered prior to making payment to the seller.

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78. (NEW) The method of claim 63, further comprising step of, in response to information from the cash deposit payment instrument processor that the required deposit amount has been received from the buyer at the deposit location, transferring funds received from the buyer to a bank account of an intermediary, prior to making payment to the seller.

79. (NEW) The method of claim 78, wherein the transfer of funds from the cash deposit payment instrument processor to the bank account of the intermediary is by direct deposit.

80. (NEW) The method of claim 63, further comprising the steps of:
communicating information to the seller computer system for displaying disbursement instrument information and enabling the registration by the seller of a disbursement instrument for use in receiving payment in connection with the transaction; and
wherein the step of effecting completion of the transaction by making payment to the seller comprises utilizing the registered disbursement instrument for making the payment.

81. (NEW) A system for effecting payment for goods purchased by a buyer using a buyer computer from a seller using a seller computer in an online transaction facilitated by a transaction facilitator, a payment to the seller conditioned on receipt of a cash deposit by the buyer at a deposit location registered to a cash deposit payment instrument processor, the transaction facilitator operating a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, comprising:

a payment enabling system;

an interface for data communications with the buyer computer;

an interface for data communications with the seller computer;

an interface for data communications with the transaction computer;

an interface for data communications with at least one cash deposit payment instrument processor that issues cash deposit payment instruments;

the payment enabling system operative for receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

the payment enabling system operative for communicating information to the buyer computer system for displaying the transaction information and enabling the selection by the buyer of a prearranged cash deposit payment instrument for use in effecting payment in connection with the transaction;

the payment enabling system further operative determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

the payment enabling system further operative for storing a cash deposit payment instrument registration record in a memory, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

the payment enabling system further operative for communicating information to the cash deposit payment instrument processor comprising the required deposit amount and buyer information;

the payment enabling system further operative, in response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, for updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

the payment enabling system further operative, in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for effecting completion of the transaction by making payment to the seller.

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82. The system of claim 81, wherein the payment enabling system is further operative for communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of at least one payment instrument for use in effecting payment in connection with the transaction; and

wherein the payment enabling system further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including the buyer information and information indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction.

83. (NEW) The system of claim 82, wherein the prearranged cash deposit payment instrument is one of a plurality of selectable payment instruments that the buyer may select for effecting payment, and wherein the information communicated to the buyer computer system for displaying payment instrument information and enabling the registration of a payment instrument comprises information relating to the plurality of selectable payment instruments.

84. (NEW) The system of claim 82, wherein the operation of the payment enabling system of receiving payment instrument registration information input by the buyer via the buyer computer comprises receiving information corresponding to multiple payment instruments.

85. (NEW) The system of claim 82, wherein the operations of communicating information for displaying payment instrument information and receiving payment instrument registration information occur prior to the transaction between the buyer and the seller in a static registration process.

86. (NEW) The system of claim 82, wherein the operations of communicating information for displaying payment instrument information and receiving payment instrument registration information occur after to the transaction between the buyer and the seller in a dynamic registration process.

87. (NEW) The system of claim 82, wherein the payment instrument registration information includes a buyer-entered deposit amount.

88. (NEW) The system of claim 87, wherein the buyer-entered deposit amount is at least the required deposit amount.

89. (NEW) The system of claim 81, wherein the buyer information includes buyer identification information, and wherein the buyer identification information is communicated to the cash deposit instrument payment processor.

90. (NEW) The system of claim 81, wherein the payment enabling system is further operative for electronically requesting authorization for payment in an amount of at least the transaction amount for the prearranged cash deposit payment instrument from the cash deposit payment instrument processor.

91. (NEW) The system of claim 90, wherein the amount requested for authorization in the requesting authorization operation comprises the required deposit amount.

92. (NEW) The system of claim 90, wherein receipt of information from the cash deposit payment instrument processor that the required cash deposit has been made at the deposit location results from the requesting authorization operation.

93. (NEW) The system of claim 90, wherein the amount for which authorization is sought in the requesting authorization operation includes any additional charges associated with the transaction.

94. (NEW) The system of 81, wherein the required deposit amount is at least the transaction amount.

95. (NEW) The system of claim 81, wherein the payment enabling system is further operative for determining if goods of the transaction have been acceptably delivered prior to making payment to the seller.

96. (NEW) The system of claim 81, wherein the payment enabling system is further operative, in response to information from the cash deposit payment instrument processor that the required deposit amount has been received from the buyer at the deposit location, for transferring funds received from the buyer to a bank account of an intermediary, prior to making payment to the seller.

97. (NEW) The system of claim 96, wherein the transfer of funds from the cash deposit payment instrument processor to the bank account of the intermediary is by direct deposit.

98. (NEW) The system of claim 81, wherein the payment enabling system is further operative for:

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communicating information to the seller computer system for displaying disbursement instrument information and enabling the registration by the seller of a disbursement instrument for use in receiving payment in connection with the transaction; and

wherein the operation of effecting completion of the transaction by making payment to the seller comprises utilizing the registered disbursement instrument for making the payment.

99. (NEW) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a method for effecting a cash payment from a buyer to a seller in connection with an online transaction utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of a payment instrument for use in effecting payment in connection with the transaction, the payment instrument comprising a prearranged cash deposit payment instrument issued by a cash deposit payment instrument processor;

receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

storing a cash deposit payment instrument registration record in a memory associated with the payment enabling system, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

communicating information to the cash deposit payment instrument processor comprising the required deposit amount and buyer information;

in response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, updating the data field in the registration record

indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, effecting completion of the transaction by making payment to the seller.

100. (NEW) The method of claim 99, wherein the prearranged cash deposit payment instrument is one of a plurality of selectable payment instruments that the buyer may select for effecting payment, and wherein the information communicated to the buyer computer system for displaying payment instrument information and enabling the registration of a payment instrument comprises information relating to the plurality of selectable payment instruments.

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101. (NEW) The method of claim 99, wherein the buyer information includes buyer identification information, and wherein the buyer identification information is communicated to the cash deposit instrument payment processor.

102. (NEW) The method of claim 99, further comprising the step of electronically requesting authorization for payment in an amount of at least the transaction amount for the prearranged cash deposit payment instrument from the cash deposit payment instrument processor.

103. (NEW) The method of claim 102, wherein the amount requested for authorization in the requesting authorization step comprises the required deposit amount.

104. (NEW) The method of claim 102, wherein receipt of information from the cash deposit payment instrument processor that the required cash deposit has been made at the deposit location results from the requesting authorization step.


105. (NEW) The method of claim 102, wherein the amount for which authorization is sought in the requesting authorization step includes any additional charges associated with the transaction.

106. (NEW) The method of claim 99, wherein the payment instrument registration information includes a buyer-entered deposit amount.

107. (NEW) The method of claim 106, wherein the buyer-entered deposit amount is at least the required deposit amount.

108. (NEW) The method of 99, wherein the required deposit amount is at least the transaction amount.

109. (NEW) The method of claim 99, further comprising the step of determining if goods of the transaction have been acceptably delivered prior to making payment to the seller.

 110. (NEW) The method of claim 99, further comprising step of, in response to information from the cash deposit payment instrument processor that the required deposit amount has been received from the buyer at the deposit location, transferring funds received from the buyer to a bank account of an intermediary, prior to making payment to the seller.

111. (NEW) The method of claim 110, wherein the transfer of funds from the cash deposit payment instrument processor to the bank account of the intermediary is by direct deposit.

112. (NEW) The method of claim 99, wherein the step of receiving payment instrument registration information input by the buyer via the buyer computer comprises receiving information corresponding to multiple payment instruments.

113. (NEW) The method of claim 99, further comprising the steps of:
communicating information to the seller computer system for displaying disbursement instrument registration information and enabling the registration by the seller of a disbursement instrument for use in receiving payment in connection with the transaction; and

wherein the step of effecting completion of the transaction by making payment to the seller comprises utilizing the registered disbursement instrument for making the payment.

114. (NEW) The method of claim 99, wherein the steps of communicating information for displaying payment instrument information and receiving payment instrument registration information occur prior to the transaction between the buyer and the seller in a static registration process.

115. (NEW) The method of claim 99, wherein the steps of communicating information for displaying payment instrument information and receiving payment instrument registration information occur after to the transaction between the buyer and the seller in a dynamic registration process.

116. (NEW) A system for effecting payment for goods purchased by a buyer using a buyer computer from a seller using a seller computer in an online transaction facilitated by a transaction facilitator, a payment to the seller conditioned on receipt of a cash deposit by the buyer at a deposit location registered to a cash deposit payment instrument processor, the transaction facilitator operating a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, comprising:

- a payment enabling system;
- an interface for data communications with the buyer computer;
- an interface for data communications with the seller computer;
- an interface for data communications with the transaction computer;
- an interface for data communications with at least one payment instrument

processor;

the payment enabling system operative for receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

the payment enabling system operative for communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of a payment instrument for use in effecting payment in connection with the transaction, the payment instrument comprising a prearranged cash deposit payment instrument issued by the cash deposit payment instrument processor;

the payment enabling system further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction;

the payment enabling system determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

the payment enabling system further operative for storing a cash deposit payment instrument registration record in a memory, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

the payment enabling system further operative for communicating information to the cash deposit payment instrument processor comprising the required deposit amount and buyer information;

the payment enabling system further operative, in response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, for updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

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the payment enabling system further operative, in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for effecting completion of the transaction by making payment to the seller.

117. (NEW) The system of claim 116, wherein the prearranged cash deposit payment instrument is one of a plurality of selectable payment instruments that the buyer may select for effecting payment, and wherein the information communicated to the buyer computer system for displaying payment instrument information and enabling the registration of a payment instrument comprises information relating to the plurality of selectable payment instruments.

118. (NEW) The system of claim 116, wherein the buyer information includes buyer identification information, and wherein the buyer identification information is communicated to the cash deposit instrument payment processor.

119. (NEW) The system of claim 116, wherein the payment enabling system is further operative for electronically requesting authorization for payment in an amount of at least

the transaction amount for the prearranged cash deposit payment instrument from the cash deposit payment instrument processor.

120. (NEW) The system of claim 119, wherein the amount requested for authorization in the requesting authorization operation comprises the required deposit amount.

121. (NEW) The system of claim 119, wherein receipt of information from the cash deposit payment instrument processor that the required cash deposit has been made at the deposit location results from the requesting authorization operation.

122. (NEW) The system of claim 119, wherein the amount for which authorization is sought in the requesting authorization operation includes any additional charges associated with the transaction.

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123. (NEW) The system of claim 116, wherein the payment instrument registration information includes a buyer-entered deposit amount.

124. (NEW) The system of claim 123, wherein the buyer-entered deposit amount is at least the required deposit amount.

125. (NEW) The system of 116, wherein the required deposit amount is at least the transaction amount.

126. (NEW) The system of claim 116, wherein the payment enabling system is further operative for determining if goods of the transaction have been acceptably delivered prior to making payment to the seller.

127. (NEW) The system of claim 116, wherein the payment enabling system is further operative, in response to information from the cash deposit payment instrument processor that the required deposit amount has been received from the buyer at the deposit location, for

transferring funds received from the buyer to a bank account of an intermediary, prior to making payment to the seller.

128. (NEW) The system of claim 127, wherein the transfer of funds from the cash deposit payment instrument processor to the bank account of the intermediary is by direct deposit.

129. (NEW) The system of claim 116, wherein the operation of the payment enabling system of receiving payment instrument registration information input by the buyer via the buyer computer comprises receiving information corresponding to multiple payment instruments.

130. (NEW) The system of claim 116, wherein the payment enabling system is further operative for:

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communicating information to the seller computer system for displaying disbursement instrument information and enabling the registration by the seller of a disbursement instrument for use in receiving payment in connection with the transaction; and

wherein the operation of effecting completion of the transaction by making payment to the seller comprises utilizing the registered disbursement instrument for making the payment.

131. (NEW) The system of claim 116, wherein the operations of communicating information for displaying payment instrument information and receiving payment instrument registration information occur prior to the transaction between the buyer and the seller in a static registration process.

132. (NEW) The system of claim 116, wherein the operations of communicating information for displaying payment instrument information and receiving payment instrument registration information occur after to the transaction between the buyer and the seller in a dynamic registration process.

133. (NEW) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a payment enabling system, and one or more payment instrument processors, a method for effecting a cash payment from a buyer to a seller in connection with an online transaction, comprising the computer-implemented steps of:

at the transaction computer, generating transaction information corresponding to a transaction between a buyer and a seller, the transaction information including at least a transaction amount, and communicating the transaction information to the payment enabling system;

at the payment enabling system, receiving the transaction information from the transaction computer;

communicating information from the payment enabling system to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of one of a plurality of a payment instruments for use in effecting payment in connection with the transaction, the plurality of payment instruments including a prearranged cash deposit payment instrument issued by a cash deposit payment instrument processor.

receiving at the payment enabling system payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction;

determining at the payment enabling system a required deposit amount, including at least the transaction amount, corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

storing a cash deposit payment instrument registration record in a memory associated with the payment enabling system, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

communicating the buyer information and the required deposit amount from the payment enabling system to the cash deposit payment instrument processor;

upon receipt of funds of at least the required deposit amount at a deposit location associated with the cash deposit instrument payment processor, communicating information to the payment enabling system that the required deposit amount has been received;

in response to receipt of information at the payment enabling system from the cash deposit payment instrument processor that the required deposit amount has been received, updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor;

in response to receipt of information at the payment enabling system indicating that the required deposit amount has been received by the cash deposit payment instrument processor, communicating information to the seller computer for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods; and

in further response to receipt of information at the payment enabling system indicating that the required deposit amount has been received by the cash deposit payment instrument processor, effecting completion of the transaction by making payment to the seller.

134. (NEW) The method of claim 133, wherein the step of effecting completion of the transaction by making payment to the seller is conditioned upon the prior receipt of information indicating that the goods have been acceptably delivered to the buyer.

135. (NEW) The method of claim 133, wherein the prearranged cash deposit payment instrument is one of a plurality of selectable payment instruments that the buyer may select for effecting payment, and wherein the information communicated to the buyer computer system for displaying payment instrument information and enabling the registration of a payment instrument comprises information relating to the plurality of selectable payment instruments.

136. (NEW) The method of claim 133, wherein the buyer information includes buyer identification information, and wherein the buyer identification information is communicated to the cash deposit instrument payment processor.

137. (NEW) The method of claim 133, further comprising the step of the payment enabling system electronically requesting authorization for payment in an amount of at least the transaction amount for the prearranged cash deposit payment instrument from the cash deposit payment instrument processor.

138. (NEW) The method of claim 137, wherein the amount requested for authorization in the requesting authorization step comprises the required deposit amount.

139. (NEW) The method of claim 137, wherein receipt of information from the cash deposit payment instrument processor that the required cash deposit has been made at the deposit location results from the requesting authorization step.

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140. (NEW) The method of claim 137, wherein the amount for which authorization is sought in the requesting authorization step includes any additional charges associated with the transaction.

141. (NEW) The method of claim 133, wherein the payment instrument registration information includes a buyer-entered deposit amount.

142. (NEW) The method of claim 141, wherein the buyer-entered deposit amount is at least the required deposit amount.

143. (NEW) The method of 133, wherein the required deposit amount is at least the transaction amount.

144. (NEW) The method of claim 133, further comprising the step of determining if goods of the transaction have been acceptably delivered prior to making payment to the seller.

145. (NEW) The method of claim 133, further comprising step of, in response to information from the cash deposit payment instrument processor that the required deposit

amount has been received from the buyer at the deposit location, transferring funds received from the buyer to a bank account of an intermediary, prior to making payment to the seller.

146. (NEW) The method of claim 145, wherein the transfer of funds from the cash deposit payment instrument processor to the bank account of the intermediary is by direct deposit.

147. (NEW) The method of claim 133, wherein the step of receiving payment instrument registration information input by the buyer via the buyer computer comprises receiving information corresponding to multiple payment instruments.

148. (NEW) The method of claim 133, further comprising the steps of:
communicating information to the seller computer system for displaying disbursement instrument information and enabling the registration by the seller of a disbursement instrument for use in receiving payment in connection with the transaction; and

wherein the step of effecting completion of the transaction by making payment to the seller comprises utilizing the registered disbursement instrument for making the payment.

149. (NEW) The method of claim 133, wherein the steps of communicating information for displaying payment instrument information and receiving payment instrument registration information occur prior to the transaction between the buyer and the seller in a static registration process.

150. (NEW) The method of claim 133, wherein the steps of communicating information for displaying payment instrument information and receiving payment instrument registration information occur after to the transaction between the buyer and the seller in a dynamic registration process.

151. (NEW) A system for effecting a cash payment from a buyer to a seller in connection with an online transaction, the buyer utilizing a buyer computer system and the seller utilizing a seller computer system to communicate via a computer network with a transaction facilitator that facilitates commercial transactions between buyers and sellers, comprising:

a network-accessible transaction computer operated by the transaction facilitator operative for generating transaction information corresponding to a transaction between a buyer and a seller and for communicating the transaction information to a payment enabling system, the transaction information including at least a transaction amount;

one or more payment instrument processors that effect payments based on a payment instrument, each payment instrument processor operative, in response to a request for a payment authorization in a requested amount from a payment enabling system, for determining whether to authorize the payment in the requested amount, and for communicating information indicating authorization of the payment in the requested amount to the payment enabling system, at least one of the payment instrument processors comprising a cash deposit payment instrument processor that issues prearranged cash deposit payment instruments;

a payment enabling system operative for effecting payments utilizing payment instruments issued by the payment instrument processors, the payment enabling system operative for communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of one or more payment instruments for use in effecting payment in connection with the transaction, the one or more payment instruments including at least the prearranged cash deposit payment instrument issued by the cash deposit payment instrument processor;

the payment enabling system further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction;

the payment enabling system further operative for determining a required deposit amount, including at least the transaction amount, corresponding to the amount of cash that the

buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

the payment enabling system further operative for storing a cash deposit payment instrument registration record in a memory, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

the payment enabling system further operative for communicating the buyer information and the required deposit amount to the cash deposit payment instrument processor;

the cash deposit payment instrument processor operative, in response to receipt of the buyer information and the required deposit amount and upon receipt of funds of at least the required deposit amount at a deposit location associated with the cash deposit instrument payment processor, for communicating information to the payment enabling system that the required deposit amount has been received;

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the payment enabling system further operative, in response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received, for updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor;

the payment enabling system further operative for, in response to receipt of information indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for communicating information to the seller computer for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods; and

the payment enabling system further operative, in further response to receipt of information indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for effecting completion of the transaction by making payment to the seller.

152. (NEW) The system of claim 151, wherein the operation of effecting completion of the transaction by making payment to the seller is conditioned upon the prior receipt by the payment enabling system of information indicating that the goods have been acceptably delivered to the buyer.

153. (NEW) The system of claim 151, wherein the prearranged cash deposit payment instrument is one of a plurality of selectable payment instruments that the buyer may select for effecting payment, and wherein the information communicated to the buyer computer system for displaying payment instrument information and enabling the registration of a payment instrument comprises information relating to the plurality of selectable payment instruments in addition to the cash deposit payment instrument.

154. (NEW) The system of claim 151, wherein the buyer information includes buyer identification information, and wherein the payment enabling system is further operative for communicating the buyer identification information to the cash deposit instrument payment processor.

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155. (NEW) The system of claim 151, wherein the payment enabling system is further operative for electronically requesting authorization for payment in an amount of at least the transaction amount for the prearranged cash deposit payment instrument from the cash deposit payment instrument processor.

156. (NEW) The system of claim 155, wherein the amount requested for authorization in the requesting authorization step comprises the required deposit amount.

157. (NEW) The system of claim 155, wherein receipt of information by the payment enabling system from the cash deposit payment instrument processor that the required cash deposit has been made at the deposit location results from the requesting authorization operation.

158. (NEW) The system of claim 155, wherein the amount for which authorization is sought in the requesting authorization operation includes any additional charges associated with the transaction.

159. (NEW) The system of claim 151, wherein the payment instrument registration information includes a buyer-entered deposit amount.

160. (NEW) The system of claim 159, wherein the buyer-entered deposit amount is at least the required deposit amount.

161. (NEW) The system of 151, wherein the required deposit amount is at least the transaction amount.

162. (NEW) The system of claim 151, wherein the payment enabling system is further operative for determining if goods of the transaction have been acceptably delivered prior to making payment to the seller.

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163. (NEW) The system of claim 151, wherein the payment enabling system is further operative, in response to information from the cash deposit payment instrument processor that the required deposit amount has been received from the buyer at the deposit location, for transferring funds received from the buyer to a bank account of an intermediary, prior to making payment to the seller.

164. (NEW) The system of claim 163, wherein the transfer of funds from the cash deposit payment instrument processor to the bank account of the intermediary is by direct deposit.

165. (NEW) The system of claim 151, wherein the operation of receiving payment instrument registration information input by the buyer via the buyer computer comprises receiving information corresponding to multiple payment instruments.

166. (NEW) The system of claim 151, wherein the payment enabling system is further operative for:

communicating information to the seller computer system for displaying disbursement instrument information and enabling the registration by the seller of a disbursement instrument for use in receiving payment in connection with the transaction; and

wherein the step of effecting completion of the transaction by making payment to the seller comprises utilizing the registered disbursement instrument for making the payment.

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167. (NEW) The system of claim 151, wherein the operations of communicating information for displaying payment instrument information and receiving payment instrument registration information occur prior to the transaction between the buyer and the seller in a static registration process.

168. (NEW) The system of claim 151, wherein the operations of communicating information for displaying payment instrument information and receiving payment instrument registration information occur after to the transaction between the buyer and the seller in a dynamic registration process.

4) Record of Interview

The applicants would like to thank Examiner Pwu for his helpful comments and suggestions during the personal interview with the undersigned on August 26, 2003.

Pursuant to 37 C.F.R. § 1.133(b), the following description is submitted as a complete written statement of the reasons presented at the interview as warranting favorable action. The following statement is intended to comply with the requirements of MPEP § 713.04 and expressly sets forth: (A) a brief description of the nature any exhibit shown or any demonstration conducted; (B) identification of the claims discussed; (C) identification of specific prior art discussed; (D) identification of the principal proposed amendments of a substantive nature discussed; (E) the general thrust of the principal arguments; and (F) a general indication of any other pertinent matters; and (G) the general results or outcome of the interview, if appropriate.

(A) No exhibits were shown or discussed.

(B) The independent claims were discussed in general, but not specifically. The undersigned indicated that a substitute claim set would be presented.

(C) The *Landry* patent was discussed generally but not specifically during the interview.

(D) No proposed amendments were presented or discussed.

(E) The general thrust of the discussion was as set forth below in the next paragraphs.

(F) No other matters were discussed.

(G) No agreement was reached during the interview regarding the claims.

The general thrust of the discussion was the undersigned's brief explanation of the inventive concepts for which a patent is sought in this case, which might be summarized (by way of generalization) as the "flash cash" method and system for effecting a consumer-to-consumer payment, as particularly shown in FIG. 4A of the application. These aspects were presented in claims 47-48 (now canceled).

During the interview, the terminology of a "flash cash" type payment system was used to generally characterize the invention. For example, the term is used on page 10 of the specification to describe a payment system that involves a prearranged cash deposit. Although such a characterization is useful to some degree, it is noted for the record that such a

characterization might be misleading as it fails to consider other aspects of the invention. The applicants would therefore like to state for the record that characterization of the invention as "flash cash" is not meant to be limiting, as the limits are defined by the claims, but is intended solely for the purpose of general conceptual summary and as an aid in understanding the subject matter for which a patent is sought.

During the interview, the undersigned generally described various aspects of the subject matter for which a patent was sought, for example, notions of a method for effecting a cash payment from a buyer to a seller in connection with an online transaction, utilizing a prearranged cash deposit payment instrument provided by a cash deposit payment instrument processor (by way of example, but not of limitation, the WESTERN UNION® payment system).

The examiner indicated during the interview, and as indicated in the Interview Summary, that the method steps of FIG. 4A appeared novel. No agreement was reached, but the undersigned agreed to submit amendments or a new claim set in an RCE that would present the subject matter of FIG. 4A and/or claims 47-48 in better form for allowance, or for appeal if necessary. The new claim set presented herewith is intended to be responsive to the examiner's suggestions as regards the invention of FIG. 4A.

There was also discussion of a possible restriction. (See discussion in Remarks, below. In view of the limitation of the claims to the subject matter of FIG. 4A, taken in conjunction with related figures, it is not presently believed that a restriction is needed.)

There was also discussion of the possible relevance as prior art of the so-called PAYPAL system, which was believed to have been introduced in the October-November 1999 time frame, shortly before the filing date of the present application. No specific information about PAYPAL was located or discussed; technical aspects of—and therefore the relevance of—the PAYPAL system is not presently of record.

In the event that the foregoing record is not considered complete and accurate, the Examiner is respectfully requested to bring any incompleteness or inaccuracy to the attention of the undersigned.